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August 28, 2006

The Honorable Arlen Specter
Chairman
Senate Committee on the Judiciary
224 Dirksen Senate Office Building
Washington, DC 20510

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Attn: Barr Huefner

Re: *Credit Card Interchange Fees: Antitrust Concerns?*

Dear Chairman Specter:

Thank you very much for the opportunity to address the Senate Judiciary Committee on the important topic of "Credit Card Interchange Fees: Antitrust Concerns?" I feel quite strongly that Congress should not intervene in this very competitive industry, but I recognize that further discussion about interchange may be productive.

I am forwarding my responses to the Committee's follow-up questions. To the extent that I addressed the issues raised in your questions in my testimony, I ask that you incorporate my earlier remarks by reference.

If I can be of further assistance to the Committee on this topic, please do not hesitate to contact me.

Sincerely,


Timothy J. Muris

Enclosure